

THE VOICE

Of The Enlisted



IN THIS ISSUE

PRESIDENT MESSAGE
PG. 3

**ANNUAL MEMBERSHIP
MEETING**
PG. 4-5

WASHINGTON UPDATE
PG. 6-7

MEMORIAL DAY
PG. 8



CONTENT



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Dean Sorell, 1921 – 2004

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3	PRESIDENT MESSAGE	12	EXCHANGE ARTICLE
4-5	ANNUAL MEMBERSHIP MEETING	14	TSCL
6-7	WASHINGTON UPDATE	16	LEGISLATOR OF THE YEAR
8	MEMORIAL DAY	18	IDENTITY THEFT
10-11	AUXILIARY PAGES		

THE VOICE is the flagship publication of TREA: The Enlisted Association, located at 12200 E. Briarwood Ave, Suite 250 Centennial, CO 80112

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Magazine Staff

The magazine staff can be reached by email at editor@trea.org. Editor-in-Chief, Debbie Osborne
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Please send all written communication to TREA Headquarters at 12200 E Briarwood Ave, Suite 250
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Submissions

The VOICE accepts articles and photographs on a continual basis, but does not pay for submissions. Please send all articles and photos via email to editor@trea.org or by mail to 12200 E. Briarwood Ave., Ste 250, Centennial, CO 80112. There is no guarantee that any submission will be published. Photos must be high quality in order to be printed in the magazine. Low quality photos will not be printed.

Deadlines

For copy and photos (with captions, please) the deadline is the 15th day, two months prior to magazine release. Next deadline is June 15th, 2023.

Advertising

By their appearance, ads must not imply or infer any kind of TREA representation, warranty, or endorsement. For ad rates and a media kit, please email us at editor@trea.org or call 303-752-0660. Postmaster (address change) Please send address changes to The VOICE, 12200 E. Briarwood Ave, Suite 250 Centennial, CO 80112 or by email to treahq@trea.org. Periodicals postage paid at Englewood, CO and other mailing offices.

A MESSAGE FROM YOUR PRESIDENT

Deb Oelschig, National President



Before I say anything else, I want to say ‘Thank You’ to all the men and women who fought, and died for our country. As families across the country celebrate Memorial Day with cookouts and fun festivities, let us, as an organization, and as people of the nation, not forget the reason why we recognize Memorial Day. It is to honor military service men and women who lost their lives while defending the United States of America.

This really hits home for us, as we too, served in uniform and stood beside these brave men and women. We thank them for their service, recognize their sacrifice and honor their memory.

They, and everyone who wore the uniform of the United States Armed Services is why TREA does what it does. It’s why we fight so hard to protect the earned benefits that you, and I, were promised when we signed up to serve. TREA is entrenched in the process to protect and serve those who served so bravely in military uniform. We were a driving force behind the PACT Act, continue to be a loud voice for the Major Richard Star Act, and are active advocates for military and veteran mental health & suicide prevention as well as for expanded women’s healthcare programs. We have been front and center on many successes, but there is more to do.

We encourage our members to become active in this fight. Whether it be through state-level legislation, participation in our ‘Call-to-Actions’ or by supporting our efforts financially. We are a team, in this together – we need you, as much as you need us.

As I close out this issue of The VOICE of the Enlisted, I encourage all TREA members to join us in Las Vegas on September 11th to recognize and celebrate TREA’s 60 years of service to and support of all enlisted members of the Armed Forces. Make sure to read all the details on page 4 & 5. Remember, the deadline for tickets is July 15th. Hope to see you there.

Deborah Oelschig
National President

UNITED WE STAND



CHAPLAIN’S CORNER

Garry Turks, National 3rd Vice & Chaplain

Flowers breaking through the ground reaching for the sky; butterflies emerging from their final metamorphosis stage; birds singing building their nests full of hope and promise for the next generation. Spring is renewal. Letting go of the past and starting new. 2 Corinthians 5:17 – “Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.” Like the steadfast gardener who lovingly

and constantly tends to his plots, so is God in his perseverance and will for you to become ‘new’ in his name. Praying you’re your garden be blessed with beauty and bounty and your soul be renewed with God’s love and light.





2023'S ANNUAL MEMBERSHIP MEETING & 60TH ANNIVERSARY CELEBRATION!

All TREA & TREA Auxiliary members are invited to join us at the Golden Nugget Hotel & Casino in Las Vegas for our Annual Membership Meeting and special 60th Anniversary celebration.

MARK YOUR CALENDARS!

Sunday, September 10th:	3PM – 4PM	Registration
	4PM – 6PM	Welcome Reception
	6PM +	Free to enjoy the 'Fremont Experience' or take your chances in the casino.
Monday, September 11th:	8:00AM – 3PM	Annual Membership Meetings (TREA & Auxiliary)
	6PM – 10PM	60th Anniversary Dinner & Celebration

Tickets include: Welcome Reception on Sunday night (hosted bar & appetizers), Registration Packet (printed binder, commemorative 60th Anniversary lapel pin, water bottle, snacks, and TREA promotional items), Anniversary Dinner on Monday night (semi-formal celebration of 60 years!), DJ & Dancing (cash bar on Monday night).

Members (TREA & Auxiliary):	\$250.00
Guests:	\$200.00

Please use the registration form on the next page to reserve your spot. Deadline for registrations is July 15th.



A lot of work and effort was put into this event, and it was done in the best interest of our members; both TREA and the Auxiliary. In spite of inflation and the high cost of everything today, we were able to keep the registration fee almost the same as it was in 2018. With only a \$20 increase, from 2018, your registration fee of \$250



(\$200 for guests), includes a hosted Welcome Reception, with appetizers, the printed meeting binder, a special commemorative Anniversary Lapel Pin, other 'goodies' and of course the Anniversary Dinner & Celebration.

In the effort to make it easy for everyone, we have not obligated you to any specific hotel. You can stay wherever you want to stay; in Downtown Vegas, on the 'Strip', off the 'Strip', with a friend – wherever you want. Once you register, your space in the Welcome Reception, the membership meeting and the dinner/celebration is secured. Of course you can stay in the same hotel as the TREA National & Auxiliary Board members, The Golden Nugget, but you are not obligated to do so.



2023 ANNUAL MEMBERSHIP MEETING September 10 & 11, 2023

GOLDEN NUGGET HOTEL & CASINO
129 E. Fremont Street
Las Vegas, NV 89101
<https://www.goldennugget.com/las-vegas/>

Registering for: IN PERSON VIRTUAL/ZOOM

Member #: _____ Name (First, Last): _____

Name as it should appear on name badge/meeting ID: _____

Address: _____ City, State, Zip: _____

Tel #: _____ E-Mail: _____

**** Virtual Registrants Only: An active e-mail is required. An e-mail will be sent to you that includes the log-in information for the meeting. An electronic version of the meeting binder will be included in the e-mail. A printed copy can be requested, for a \$20 fee (to cover printing & postage). Please note payment below.**

If you are attending in person, your registration fee includes the Welcome Reception on Sunday night (4PM -6PM) and includes a hosted bar and appetizers, Registration Bag (printed binder, Special Anniversary Lapel Pin, misc. goodies) and the Anniversary Dinner & Celebration on Monday night. (Guests do not receive the registration packet)

My registration (\$250) My meal choice: Beef Chicken Fish

I would like _____ guest(s) tickets (\$200/each) Beef Chicken Fish

I am attending virtually, but would like a printed binder (\$20)

I am paying by check credit card

Credit Card Number: _____ Exp: _____

Print name as it appears on the credit card: _____

Signature: _____

Send completed form and payment to:
TREA: Membership Meeting - 12200 E. Briarwood Ave., #250 - Centennial, CO 80112
You can also register online by visiting our website: www.trea.org



WASHINGTON UPDATE

Deb Oelschig, TREA National President

On January 3, 2023, the 118th Congress officially convened in Washington. Since day one, TREA has been working with the House and Senate Veterans Affairs and Armed Services Committees to improve the lives of enlisted service members, veterans, and their families. As we continue our efforts in 2023, our number one priority is to ensure your voices are heard.

U.S. House and Senate Leadership

On January 23, 2023, the U.S. Senate announced Senator Jon Tester will remain as Chairman of the Senate Committee on Veterans Affairs, and that Senator Jerry Moran would remain Ranking Member. Shortly after the Senate, the House Veterans Affairs Committee announced Congressman Mike Bost had become Chairman, and Congressman Mark Takano had become Ranking Member. TREA congratulates Senator Tester, Senator Moran, Congressman Bost, and Congressman Takano on their appointments and looks forward to working with each Committee in the 118th Congress.

The President's Budget

On March 9, 2023, President Joe Biden released his FY24 budget to the United States Congress. The budget proposes the largest increase in U.S. history for Veterans, their families, caregivers and survivors. The total FY24 request for VA is \$325.1 billion, a \$16.6 billion (+5.4%) increase above the FY 2023 budget enacted level. This includes a discretionary budget request of \$142.8 billion, a \$3.0 billion (+2.1%) increase over FY 2023. The 2024 mandatory funding request is \$182.3 billion, an increase of \$13.6 billion (+8.1%) above 2023.

At the U.S. Department of Veterans Affairs, the budget would provide \$20.3 billion in 2024 for the Cost of War Toxic Exposures Fund for health care, research and benefits delivery associated with exposure to environmental hazards for Veterans and their survivors. The proposal would also provide \$16.6 billion in 2024 for mental health efforts, including suicide prevention, which is up from \$15.0 billion in 2023. As a part of that, the budget includes \$559 million for Veteran suicide prevention outreach programs and an estimated \$2.5 billion in suicide-specific medical treatment. In addition, the budget would provide \$257 million for women's health and childcare programs to increase access to infertility counseling and assisted reproductive technology, eliminate copayments for contraceptive coverage, and support full-time women veteran program managers at all 171 VA medical centers. Finally, the proposal would invest \$4.1 billion (discretionary and mandatory) for construction to begin restoring VA's aging infrastructure and providing Veterans with state-of-the-art health care facilities, as well as a \$5 billion investment in medical care funding (discretionary) for non-recurring maintenance to improve medical facility infrastructure.

TREA applauds the President's commitment to our nation's veterans and will remain steadfast in our support in FY24.

Concurrent Receipt

On February 9, 2023, H.R. 1282 / S. 344, "The Major Richard Star Act" was re-introduced in the 118th Congress. Currently, the bill has 58 cosponsors in the Senate, and 220 cosponsors in the House.

This bipartisan legislation would finally provide combat-injured veterans that were forced to medically retire with less than 20 years of military service their full benefits, meaning they would receive both their earned DoD Retirement Pay, and their earned VA Disability Pay, with no offset. This legislation is a very positive step in correcting the larger concurrent receipt issue.

Despite securing cosponsors at a record pace in the 118th Congress, we still need your help to get this important legislation across the finish line. Please contact your Representatives and urge them to cosponsor the Major Richard Star Act as soon as possible.

TRICARE

On March 6, 2023, TREA joined The Military Coalition urging Secretary of the U.S. Department of Defense, Lloyd Austin, to protect TRICARE benefits to ensure low out-of-pocket costs, comprehensive coverage, and access to quality care service members and retirees have earned and expect to see when recommending service to the next generation of volunteers. As the U.S. Department of Defense undertakes the FY24 budget request, Secretary Austin must ensure that TRICARE remains a key component of the compensation and benefits package that sustains the all-volunteer force. For nearly two decades, as servicemembers faced years of high OPTEMPO and repeated combat deployments, nearly all TRICARE out-of-pocket costs remained unchanged. Since 2018, as the post-9/11 cohort transitions to retirement, military retirees have endured a series of disproportionate TRICARE fee increases reducing the value of their earned benefit including an unprecedented Select enrollment fee, a higher catastrophic cap, and medical encounter copays that doubled in many instances.

At the same time, TRICARE has failed to evolve to keep up with health plan benchmarks resulting in increasing gaps in TRICARE coverage compared to high quality commercial plans. Coverage for young adult dependents, zero copay contraception, chiropractic care and emerging technologies (e.g., diagnostic genetic testing, automated insulin delivery systems) are all areas where TRICARE falls short compared to high quality commercial plans.

TREA is also concerned about recent cuts to the TRICARE pharmacy network resulting from lowered contractual access standards. These cuts reduce choices and options for all beneficiaries and presents a barrier to access for populations with more significant medical needs including the elderly and those with serious, chronic medical conditions (e.g., cancer, multiple sclerosis, epilepsy) who depend on the unique services, more expansive medication availability, and niche locations (e.g., hospitals, outpatient medical offices) afforded by independent pharmacies. To learn more about the TRICARE Pharmacy network, follow this link: <https://militaryrx.express-scripts.com/blog/changes-tricare-pharmacy-network>

TREA will continue to ensure that TRICARE remains lockstep with evolving technologies, treatment protocols, and coverage benchmarks set by commercial plans while maintaining provider access and low out of pocket costs that are hallmarks of the benefit.

Social Media

TREA has several social media platforms we use in order to keep in touch with our members and highlight our legislative and programmatic efforts. If you are on Facebook, LinkedIn, or Twitter, make sure you are following along.

MEMORIAL DAY

Did you know that Memorial Day, presented as Public Law 106-579, was signed into law on December 28, 2000, and created the White House Commission on the National Moment of Remembrance. It designated 3:00 p.m. (local time) on Memorial Day each year as the “National Moment of Remembrance.” At this time all Americans are encouraged to pause wherever they are for a minute of silence to remember and honor those who have died in service to the nation.



Unlike Veterans Day, which is a National Holiday that honors everyone who has served in the military, whether or not they served in wartime or died in battle; Memorial Day is a holiday that honors military personnel who died in service to their country.

This year, as you partake of your annual Memorial Day festivities, take a moment to pause and remember those who didn't make it home, but for whom we celebrate this day.



Social Security recently redesigned the Information for Military & Veterans webpage on SSA.gov. This new design includes improved navigation to help you find information more easily with clearer graphics to explain what resources are available to you.

https://www.ssa.gov/people/veterans/?utm_source=govdelivery&utm_medium=email&utm_campaign=ocomm-vets-23&utm_content=veterans-ad-hoc-email-button

TRICARE & YOUR PRESCRIPTION DRUGS

Check Your Prescription on the TRICARE Formulary Search Tool



Do you have questions about your prescription drug? TRICARE and its pharmacy contractor, Express Scripts, (<https://militaryrx.express-scripts.com/>) provides an online tool where you can search for information on specific drugs to see whether they're available through the TRICARE pharmacy benefit, (<https://www.tricare.mil/pharmacy>). It's called the TRICARE Formulary Search Tool, <https://www.expressscripts.com/frontend/openenrollment/tricare/fst/#/>. This tool is easy to use and can be very helpful. Here are some ways the search tool can keep you informed about your prescriptions.

1. Formulary status (drug category) – The type of drug you get will determine how much you pay. As outlined in the TRICARE Pharmacy Program Overview, (<https://www.tricare.mil/Publications/Handbooks/pharmacy>), TRICARE groups prescription drugs into four categories: Generic Formulary Drugs, **Brand-Name Formulary Drugs**, **Non-Formulary Drugs** & **Non-Covered Drugs**. Your pharmacy will generally fill your covered prescription with a generic drug. But a provider can prescribe a brand-name drug for you if the provider completes an approval process.

2. Where your prescription can be filled and any applicable copayments – The search tool can show you your TRICARE pharmacy options for filling your prescription. And it shows you costs based on your beneficiary category and the type of drug you're prescribed. Your options may include a Military Pharmacy, TRICARE Pharmacy Home Delivery or TRICARE Retail Network Pharmacy.

The search tool doesn't show drug information for non-network pharmacies. If you use a non-network pharmacy, you'll have to pay full price for your covered prescription drug and file a claim for reimbursement. Reimbursements are subject to annual deductibles, out-of-network cost-shares, and copayments.

If you're an active duty service member, you have no copayments for covered drugs when you use military pharmacies, home delivery, or retail network pharmacies. For others, refer to the search tool and TRICARE Compare Cost Tool, (<https://www.tricare.mil/comparecosts>) to see how much you'll pay out of pocket. Keep in mind, you may have to meet your annual deductible before copayments or cost-shares apply for certain pharmacy types.

3. Coverage details and limitations – Some drugs require pre-authorization or medical necessity forms to be filled out by your doctor before your prescription can be filled. You can find these forms with your prescription drug's information in the search tool. TRICARE requires pre-authorization for some drugs to make sure they're safe, effective, medically necessary, and cost-effective. Also, there are times when a doctor may say a non-formulary drug is a medical necessity. If your non-formulary drug meets certain criteria, you can get it at the lower formulary cost.

4. Drug information – Want to know more about the drug you're taking? The search tool shows you side effects, quantity limits, or restrictions that may apply to your drug. You can also click on the "About this drug" link for alternate drug names and frequently asked questions. You can also check the search tool to see if there are generic equivalents.



AUXILIARY



A MESSAGE FROM THE AUXILIARY PRESIDENT

Audrey McCray

To Our Auxiliary Families,

Wow, what has happened to the time? Its Daylight Savings Time and things are moving fast. Midterm is quickly approaching and will be held Wednesday, May 3, 2023 at The Retired Enlisted Association (TREA) Chapter #3, 1599 Dayton Street, Aurora Colorado 80010 at 9:00 am. All Auxiliary members are welcome to attend.

This year's Business meeting will be one day only. It will be held on Monday, September 11, 2023 at the Golden Nugget Casino in Las Vegas, Nevada. Hoping to see everyone in the City of Las Vegas. More information will be forthcoming.

Future Events

Scholarship Applications 2023-2024 are available on the TREA Auxiliary website – Due date for applications is Thursday, June 1, 2023. Any questions or concerns contact Director Rose Milon at rose.milon@aol.com.

National Auxiliary WEF Benevolent Program - Auxiliary members of The Retired Enlisted Association (TREA) members who meet any of the following 1) a member in good standing (all dues are current) 2) whose spouse is a deceased widow or widower and 3) experiencing financial difficulties are eligible to receive a one-time assistance to purchase the items listed below from the National Auxiliary.

- Hearing Aids
- Dental Care
- Vision Care
- Medical Supplies/Medical Equipment
- Certain Hardship Situations

If you need information regarding the National Auxiliary WEF Benevolent Program, please contact PNP Barbara Coley at barbcoley@cox.net.

Points of Contact

Membership - If you know of a spouse/widow/widower of an honorably discharged enlisted person retired, active duty, National Guard or Reserve they are eligible for membership. Contact Director Sheldria Wallace at debillupswallace@gmail.com for more information.

Bylaws - Director Reta Ward at wardreta@hotmail.com

Treasurer - Peggy Carlson at 328plc@gmail.com

Vice President - All committees contact at NancyMacbride@gmail.com

President - All committees contact Audrey H. McCray at mccraya@aol.com



If you have any questions for the President, please contact me at 303-921-2548 or send an email to mccraya@aol.com. Feel free to contact any member of the Board and as always I am available by email or telephone.

Be Blessed,

UNITED WE STAND



AUXILIARY CHAPLAIN

Hello members, I hope all is well and everyone is enjoying their Spring (2023). I know that I am enjoying the Spring weather here in Goodyear, Arizona. I would like to speak on the subject, "Pursuit of Happiness." I think this is something worth exploring and defining. America is founded on a system that allows their citizens to pursue achievement and happiness with freedom and honor. Our founding Father, Thomas Jefferson famously included the phrase, 'pursuit of happiness' in the U.S. Declaration of Independence as a human right. By that definition, happiness is therefore a fundamental truth and a human right that should be pursued until one's dying breath. Seeing that happiness is a state of mind, a person must always convince themselves to be happy despite the challenges they might be facing. You must expect and affirm your happiness each day. This can be achieved by meditating, praying, doing yoga, exercising, reciting positive affirmations, and assessing your state of mind constantly. An accurate account of pursuing happiness is by doing to others as we wish done unto us. This I personally try to achieve each day.

Showing kindness, forgiveness, and other complementary virtues all give us a sense of peace and joy. These actions help us to be grateful and appreciate the little things in life. We should try to lose our focus on the negativity that is accompanied by the pursuit of happiness. Some of these things include pending bills, car loans, mortgages, relationship issues, and even health issues. The more we focus on them, the more they feed away on our happiness. We should also meditate on the things that give us happiness and even share them with our friends and family. Remember, the pursuit of happiness is a right that we get to enjoy at our pleasure.

The truth is, we can achieve happiness and enjoy it every single day. Happiness is not an end goal, but the culmination of our thoughts and attitudes towards life crazy cycles of joy and sadness. Make it a habit to be grateful every day and stay positive. Be grateful for the people in your life, the friends keeping you company and the family that is more loyal to you than you might notice.

Planning our life's journey and utilizing an attitude of positive pursuits include such activities as picking out a hobby, visiting amusement parks, going to movie theaters for an enjoyable time, or simply traveling. Find whatever gives you purpose and pursue it without restrictions and permissions. Be willing to build happy relationships and friendships based on similar characteristics and mutual love from each other. Lastly, find positive affirmations that keep you connected to your inner strengths. Until next time, God bless each one of you out there.

TREA National Auxiliary Past National President and Chaplain
Barbara Coley



Exchange Offers Holistic Wellness Services to Retirees, Disabled Veterans and Military Community Members

Retirees, Veterans with service-connected disabilities and other members of the military community can access on-installation wellness services at their Exchange. Visit ShopMyExchange.com/wellness to view locations and offerings such as dental, optometry and chiropractic care, as well as durable medical equipment stores. Read more: <https://wp.me/p9Q7PG-2ln>.

DALLAS – The Army & Air Force Exchange Service is making important wellness services more convenient and accessible for retirees, Veterans with service-connected disabilities and other members of the military community.

As part of its BE FIT 360 program devoted to holistic wellness, the Exchange is expanding its services, which include optical stores, optometry clinics, dental offices, cryotherapy, chiropractic offices, and durable medical equipment stores (which offer products such as braces, crutches, CPAPs with accessories, breast pumps, maternity supplies and more.)

In 2022, the Exchange brought 15 new services locations to installations worldwide. Chiropractic care, the most recent Exchange wellness offering, launched in 2022, and more wellness locations are scheduled to open in 2023, adding to the Exchange's current portfolio, which includes:

- Optical and optometry clinics in 141 locations worldwide.
- Durable medical equipment shops in 37 locations.
- Dental offices in 19 locations.
- Cryotherapy at two locations.
- Chiropractic clinics at two locations.

“Bringing these services on to installations is a Quality-of-Life multiplier for retirees, disabled Veterans, military families and the military community as a whole,” said Exchange Director/CEO Tom Shull, an Army Veteran. “Holistic wellness is a key aspect of maintaining readiness and resiliency, and the Exchange is making accessing these services easier and more convenient.”

In 2020, 4.1 million disabled Veterans and certain caregivers became eligible for in-store Exchange shopping privileges. These and other Exchange shoppers, including retirees, family members, DoD and Coast Guard civilians, and active-duty service members, are all authorized to use the wellness services, which accept TRICARE, FEDVIP and most insurances, when applicable.

More information on wellness options can be found at ShopMyExchange.com/wellness. Shoppers can also find more information on the BE FIT program, including restaurant nutrition guides, wellness tips, the latest in fitness gear and more on the Exchange's BE FIT Hub page, ShopMyExchange.com/BeFit.



EXCHANGE, MILITARY STAR OFFER EVERYDAY SAVINGS AND FLEXIBILITY

As many in the military family are feeling the financial squeeze of rising costs for everyday items, the Army & Air Force Exchange Service and the MILITARY STAR® card are prioritizing savings for military communities.

Exchange purchases are always tax-free and at military-exclusive pricing. Exchange-exclusive store brands offer name-brand quality without the name-brand price tag for everyday essentials, including kitchenware, home goods, clothing and household products.

Service members, retirees and families who use their MILITARY STAR card also save 5 cents on every gallon of gas at Exchange fuel locations and 10% on all food purchases at Exchange restaurants. Any Shop-MyExchange.com orders made with MILITARY STAR automatically receive free shipping.

The MILITARY STAR card never charges any annual, late or over-limit fees and has one low APR for everyone, regardless of credit score—which can be a big help to younger service members just starting out, as well as anyone looking to build stronger credit. The average store credit card interest rate is 29.99%—double the MILITARY STAR APR of 14.99% that is offered to all cardholders.

The card also comes with additional perks for cardmembers, such as the Your Holiday Bill Is on Us sweepstakes, which has paid off more than \$345,000 in card balances for military members in the last nine years. This year, five grand-prize winners had their entire balances paid in full, including Army Staff Sgt. Collin Tincher, who explained why he shops the Exchange and uses his MILITARY STAR card:

The Exchange's commitment to providing quality items at affordable prices follows service members from when they first enlist throughout their service and remains even after retirement or separation. The hard-earned Exchange benefit is for life, and it is a great honor to serve those who serve and have served.

Veteran For Life!

LOCAL ADVOCACY – IT STARTS WITH YOU.

Debbie Osborne, Executive Director

TREA is a National organization, comprised of members from every state in the country, including Puerto Rico.

Because of that, we concentrate on providing legislative advocacy at the National/Federal level.

That does not mean that we are not active at the state & local levels. We are very much involved at state and local levels and encourage all of our members to get involved as well. Find out what bills are being introduced into your state legislation and then attend the hearing; ask to testify, get your name on the contact lists. There is so much that you can do to make your voice heard and to support yourself, and all veterans in your community and in your state.

If you are interested, but don't know where to start, give us a call, we will be more than happy to provide contact information for your state and local representatives.



The Senior Citizens League (TSCL) is an affiliate of TREA: The Enlisted Association (TREA), governed by TREA members and consists of hundreds of thousands of active senior citizens concerned about the protection of their Social Security and Medicare benefits.

Ed Cates,
TSCL Chairman

Social Security and the Debt Ceiling

These are two of the hottest topics in Washington, D.C. right now.

The debt ceiling and Social Security are two separate issues that are often discussed together because the Government's ability to pay Social Security is affected by the government's ability to borrow money to meet its financial obligations.

The current financial crisis has come about because the federal government will, sometime in the coming months, run out of money with which to pay its bills because of the "debt ceiling."

The debt ceiling is a limit set by Congress on the amount of money the government can borrow to pay its bills. When the government reaches the debt ceiling, it cannot borrow any more money and must rely on existing revenue to meet its obligations. This can lead to a government shutdown or default on its debts, which can have serious economic consequences.

While Social Security benefits are not directly affected by the debt ceiling, a failure to raise the debt ceiling could have indirect effects on the program. For example, if the government is unable to pay its bills and defaults on its debt, it could trigger a financial crisis that could have a negative impact on the economy and the financial markets, which could in turn affect the funding and sustainability of Social Security.

If the Treasury and Congress fail to reach an agreement to increase the borrowing limit, the U.S. government risks defaulting on its debt. It has never happened before but could lead to serious economic consequences, including the inability to make Social Security, Medicare, and Military Retired Pay payments and other earned entitlements.

Like members of Congress, Americans are divided on the best approach to reduce the country's debt. Some believe defense spending should be curbed. Others prefer to see taxes and other fees raised. Some believe programs such as Social Security and Medicare should be cut. But everyone agrees that Congress needs to come to a bi-partisan solution, and soon.

No matter how, or if, the debt ceiling problem is resolved, eventual changes to Social Security are inevitable. If nothing is done, benefits will be reduced by the mid-2030s, when the program's trust funds run out of money. To avoid this predicament, reforms will be necessary to boost revenue, reduce spending, or both.

TSCL is a non-partisan organization. We work with members of Congress from both political parties. By supporting beneficial bills and opposing harmful ones we can make a meaningful impact on the lives of seniors and hold lawmakers accountable for their actions.

TEAM TSCL NEEDS CANDIDATES FOR ITS 2023-2024 BOARD OF TRUSTEES

ATTENTION TREA MEMBERS

Requirements: Candidates must have been a member of TREA for at least three years and be at least 18 years of age.

No elected member of TREA or TREA National Auxiliary Boards of Directors may serve concurrently as a Trustee (except The Treasurer, who shall be exempt from all other qualifications).

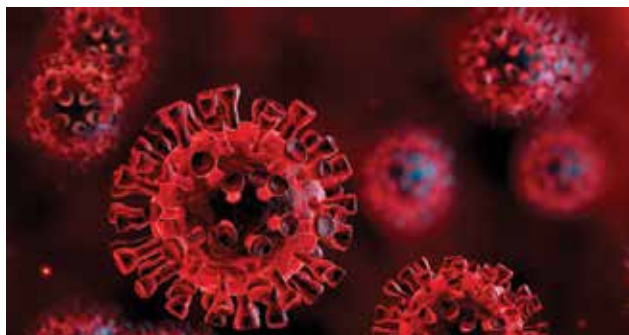
Interested TREA Members should submit resumes on [TREA Form 100-3](#), located on TREAs website. Resumes will be accepted until the day prior to TSCL's Annual Membership Meeting in September. Term Length: 3 Years

Candidates do not have to be present for consideration/selection.

**Questions? Please contact -
Shannon Benton
sbenton@tsclhq.org
703-548-5568
Or
Edward Cates
Chairman
ectrea@comcast.net**

Since 1993 TSCL, has faithfully contributed to, and worked with, TREA to promote TREA's mission alongside its own in the belief that TOGETHER WE CAN MAKE A DIFFERENCE!

U.S. DECLARES THE END OF COVID AS A PUBLIC HEALTH EMERGENCY



On Monday, April 10th, 2023, President Joe Biden signed into a law a resolution that immediately terminated COVID as a National Emergency. COVID was first declared a National Emergency in March 2020.

This action hastens the end of COVID as a National Emergency a month earlier than the Biden administration had planned. It was originally set to be terminated on May 11, 2023.

The action to end the national emergency will result in the administration to wind down some of its emergency programs, such as, mortgage forbearance at the Department of Housing and Urban Development and relaxed Veteran Affairs Department requirements. Most Medicare telehealth flexibilities will remain in place until December 2024.

The end to the National Emergency also means the end to free testing, and free vaccines. This has created concern for some U.S. citizens who believe that if people have to pay for tests, they won't get tested, so they won't know that they are infected and they are going to infect more people. The same concern goes for the COVID vaccine. If people have to pay out-of-pocket, will they get them? Does this action create the perfect opportunity for COVID to gain in numbers?

More than 1.13 million people in the U.S. have died from COVID-19 over the past 3 years, according to the Centers for Disease Control and Prevention, including 1,773 people in the week ending April 5.

2022 LEGISLATOR OF THE YEAR AWARD TREA RECOGNIZES CONGRESSMAN JASON CROW

Congressman Crow is a former Army Ranger and Bronze Star recipient and representative of Colorado's 6th Congressional District.

After graduating college, Jason joined the Army and served our country in Iraq and Afghanistan. Even after rising to the rank of Captain, he always remembered what it was like to march in the boots of an Army private. For him, it is the essence of servant leadership – always putting the needs of those you lead ahead of your own – and that is what continues to drive his approach today.

When he returned home from service, he experienced the difficulty of acquiring veteran benefits and saw firsthand the challenge of transitioning from military service to civilian life. He then decided to go to work helping veterans across Colorado.

Jason has taken his servant leadership to Congress where he represents Colorado's 6th Congressional District and serves on the House Small Business and Armed Services Committee and the House Permanent Select Committee on Intelligence.

TREA selected Representative Crow for our Annual Legislator of the Year award in recognition of his support for the PACT Act in the 117th Congress. TREA is a founding member of the Toxic Exposure in the American Military Coalition; the beginning of the PACT Act and has advocated for several years to get it, passed, affording TREA members who are exposed to toxic substances critical healthcare at VA. The award is also in recognition of his support for the Major Richard Star Act, which is one of the most important issues to TREA's membership affording members who were medically retired before 20 years of service the opportunity to receive both VA disability compensation and DoD retirement pay. TREA National President, Deb Oelschig, presented the award to Representative Crow at TREA Chapter 39 in Aurora, Colorado on Friday, April 7th. Also in attendance for the presentation were: National Parliamentarian and PNP Charlie Flowers, Headquarters Staff: Debbie Osborne, Misty Siggins, & Melissa White, Chapter 39 Vice President Roger Tackitt, Chapter 39 Club Manager, Charlie Keith, and club employee Deb.....



TREA is working with Representative Crow's office to coordinate and sponsor a Unified Veteran Town Hall – inviting veterans from all eras, all branches and all Congressional Districts to have the opportunity to talk with legislative leaders about their concerns as veterans and as citizens of this great country.

Make sure that you check our website (www.trea.org) regularly for more information on this event.



The United States government is warning you about a new scam targeting veterans. People are calling, emailing, and even using social media platforms to target people who fall under the PACT Act.

That is the men and women that were exposed to toxic burn pits overseas while serving their country.

Callers claim they are volunteering to submit claims on the veteran's behalf.

Instead, they are pocketing the money.

A phone call offering to help a veteran could lead to money down the drain.

The government says what is scary about this new scam is not only how much it could take from someone, but just how many veterans it can affect.

The Consumer Financial Protection Bureau is warning of a trap for veterans under the Promise to Address Comprehensive Toxics Act of 2022, also known as the PACT Act.

The new law expands benefits eligibility to Veterans who were exposed to burn pits and other toxic substances during their service.

Adding 20 medical conditions dating back to the Vietnam Era, Gulf War, and post 9/11.

But it is also expanded potential for scammers, especially when it comes to predatory advertisements. That is according to the Office of Service Member Affairs Assistant Director, Jim Rice.

He says since the PACT Act was signed in August, there has been more and more scam ads, along with complaints of fraud.

"And they just purport to help veterans, so they are under the guise of medical consulting or benefits coaching using terms like that," said Jim Rice, Consumer Financial Protection Bureau Office of Service Member Affairs Assistant Director.

The services these scammers claim to offer are actually provided free to veterans.

And the money the scammers pocket is difficult to get back, along with the now exposed personal information, like Social Security numbers.

The VA Northern Indiana Health Care system says to stay safe, only submit your application through VA.gov or in person at a regional office. And be cautious of anyone trying to pressure you to act now or lose your benefits.

Rice says the only help you should trust with this would come through validated entities like the VFW or the American Legion.

Just double-check you are actually talking with the right people.

"There are lots of scammers out there so having that awareness that hey this doesn't sound quite right take a step back don't jump into anything immediately go online get a good number and reach out to someone that you are sure is a legitimate representative of that organization," said Rice.

If you believe you may have been a victim of this scam, contact your bank immediately.

You can also file a complaint with the FTC or the Consumer Financial Protection Bureau, who can take action that makes it safer for everyone.



IDENTIFY THEFT – SINKING TO NEW LOWS...



— specifically, six feet under. Each year they use the identities of nearly 2.5 million deceased Americans to fraudulently open credit card accounts, apply for loans and get cellphone or other services, according to fraud prevention firm ID Analytics.

Nearly 800,000 of those deceased are deliberately targeted — roughly 2,200 a day. The identities of the others are used by chance: Crooks make up a Social Security number that happens to match that of someone who has died.

It's called "ghosting," and because it can take six months for financial institutions, credit-reporting bureaus and the Social Security Administration to receive, share or register death records, the crooks have ample time to rack up charges. Plus, of course, the dead don't monitor their credit — and often, neither do their grieving survivors.

Sometimes, crooks glean personal information from hospitals or funeral homes. More often, the crime begins with thieves trolling through obituaries. With a name, address and birth date in hand, they can illicitly purchase the person's Social Security number on the Internet for as little as \$10. Criminals file tax returns under the identities of the dead, collecting refunds (they totaled \$5.2 billion in 2011) from the IRS. The only good news here is that surviving family members are ultimately not responsible for such charges (or for legitimate debts of the dead if their names are not on the accounts). But ghosting can still cause plenty of angst. So protect yourself by taking these steps after a loved one's death:

Obit. In obituaries, list the age but don't include birth date, mother's maiden name or other personal identifiers that could be useful to ID thieves. Omitting the person's address also reduces the likelihood of a home burglary during the funeral (sadly, this does happen).

Death Certificate. Using certified mail with "return receipt," send copies of the death certificate to each credit-reporting bureau — Equifax, Experian and TransUnion — asking them to place a "deceased alert" on the credit report. Mail certificates to banks, insurers, brokerages and credit card and mortgage companies where the deceased held accounts. If you're closing an individual account, make sure the institution lists "Closed: Account Holder Is Deceased" as the reason. For joint accounts, remove the deceased's name.

SSA/VA/DFAS. Report the death to Social Security by calling 800-772-1213, if a veteran VA by calling (800) 827-1000, and if a military retiree or SBP annuitant DFAS by calling (800) 435-3396.

DMV. Contact the department of motor vehicles to cancel the deceased's driver's license, to prevent duplicates from being issued to fraudsters.

Follow-up. A few weeks later, check the credit report of the person at annualcreditreport.com to see if there's been any suspicious activity. Several months later, go to the same site to get another free report from a different credit-reporting bureau.

For more information on actions to take and details on who to contact, visit the Identity Theft Resource Center at: www.idtheftcenter.org/artman2/publish/c_guide/Fact_Sheet_117_IDENTITY_THEFT_AND_THE_DECEASED_-_PREVENTION_AND_VICTIM_TIPS.shtml. [Source: AARP Bulletin | Sid Kirchheimer |



MEMBERSHIP APPLICATION

- **Membership:** Any honorably discharged enlisted person – retired, active duty, National Guard or Reserve, or the spouse/widow/widower of an honorably discharged enlisted person - retired, active duty, National Guard or Reserve shall be eligible for membership. Membership entitles the person to all privileges of membership including attending business meetings, making motions and holding office.

New Member Renewal Membership Number: _____

Name: _____ Birthdate: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone Number: _____ E-Mail: _____

Spouse: _____ Your Grade/Rank: _____ Years Served: from _____ to _____

Recruiter Information: Name: _____ Membership Number: _____

Chapter Affiliation: I wish to be assigned to Chapter # _____, I wish to be a Member-at Large (MAL)

Service: Air Force Army Navy Marines Space Force Coast Guard Guard/Reserve

I am : Retired Veteran Active Duty Spouse/widow/widower of a veteran

By submitting payment, I acknowledge that I am an Enlisted U.S. Armed Forces Veteran and as such qualify to be a member of TREA: The Enlisted Association (if joining as a veteran spouse/widow/widower, your payment acknowledges the veteran status of your spouse).

Proof of eligibility falls on the applicant and not TREA

Membership Dues (Does not include Chapter dues, if applicable)

- One Year - \$30
 Two Years - \$55
 Three Years - \$75

Payment:

Visa
Master Card
Discover
American Express

Credit Card Number: _____

Expiration Date: _____ CCV: _____

Make checks payable to: TREA)

Please return your completed application to:

TREA: The Enlisted Association - 12200 E. Briarwood Ave, Suite 250 - Centennial, CO 80112

E-mail: treaHQ@trea.org

303-752-0660 www.trea.org



Need a helping hand?

Our 'TREA GIVES' program can help. This new program is set up to help enlisted retirees/veterans/active duty and their families in times of need by providing:

Benevolent funds

- Financial assistance during death in family
- Help with mortgage/rent/food/utilities and other necessary bills

Disaster relief

- Home loss/destruction from natural disaster
- Housing aid while home is repaired

Emergency aid for families

- Medical Care
- Travel Assistance

Scholarships

- \$2,000, \$1,500 and \$1,000 awards
- For children and grandchildren of TREA members

Fillable applications are available on our website (www.trea.org), or by calling TREA headquarters at 303-752-0660.

If you are able to help us help a fellow servicemember (past or present), please send your tax-deductible donation to: 'TREA GIVES', 12200 E. Briarwood Ave #250, Centennial, CO 80112, or call to use your credit card.

No amount is too small.